**Terms/Concepts:**

* *Rule of 72:* Definition & math equation
  + There will be math problems on the test!!!
* *Risk vs. Return Relationship*
  + Will need to know the Financial Investment Pyramid (pg. 33 book) *know which investments are riskier*
  + Higher Risk/Higher Reward; Lower Risk/Lower Reward.
* *Time Value of Money:* 
  + Simple Interest = math problems!! *(There will be a problem on the test similar to the Credit Card paying off debt example from class)*
  + Compound Interest = more math problems & using the financial calculator ( on computer)
* *Diversification & Dollar Cost Averaging*
* *Difference between Savings & Investing*
* *Growth Investments & Income Investments*
  + What they are and a benefit to using them
  + Will have to know each one in each category.